

one TO one

BlueCross[®]
of Idaho



FALL 2007

New Tools At Your Fingertips

Our new Web site lets
you manage your coverage
anytime, anywhere

- Personal Fitness Plans
- Health Encyclopedia
- Prescription Manager





ONE TO ONE:

New Season, New Options

ONCE MORE, AUTUMN COLORS HAVE PAINTED THE IDAHO HILLS. Here at Blue Cross of Idaho, we're seeing some familiar sights through a new lens too.

If you haven't visited our Web site at bcidaho.com, you're in for a big surprise. The site has a new look, improved navigation (making information easier to find) and some great new tools. Through partnerships with the leading online health information companies or vendors, we're providing you with a direct portal to wellness support programs (page 4) and decision support tools (page 6), as well as unlimited access to the best in health news content (page 8).

You'll be able to learn about your health con-

ditions and treatment options through content from WebMD, while *vielife* programs can help you gain a greater sense of well-being through stress management—or achieve your personal fitness goals, like working up to a 5K run.

While you're trying out all of these new online tools, don't forget that open enrollment is coming up for many of our members. If you're among them, check in with your health plan administrator to make sure your paperwork is all up-to-date. Then take yourself outdoors and enjoy the best of fall.

Experiencing technical difficulties? For help navigating the new bcidaho.com, call our Customer Services team at (800) 627-1188 or email information@bcidaho.com.

■ PHARMACY

generic update

In this section, Blue Cross of Idaho gives you information about what drugs previously sold only under a brand name have recently been released as generics. They are listed by the conditions they treat.

CONDITION	MEDICATION
Antibiotic	Omnicef (cefdirir)
Attention Deficit Disorder	Focalin (dexamethylphenidate)
Heart Failure	Toprol XL (metoprolol)
High Blood Pressure	Lotrel (amlodipine and benazepril)



Notes About Billing

Q WHAT IS THE DIFFERENCE BETWEEN THE “AMOUNT ALLOWED” AND THE “AMOUNT CHARGED”?

A A provider can charge you any amount for a service (“amount charged”), but a health insurer may establish the maximum they will pay for a given covered service (“amount allowed”).

Often, the amount allowed is less than the amount charged. Contracting or “in-network” providers have agreed to accept the amount the insurer allows (which is called the “maximum allowance” in your policy) as full payment for a covered service. As part of their contract, these providers have also agreed not to bill you the difference between the allowed amount and charged amount.

If you have a deductible or coinsurance, the amount you pay is based on the allowed amount, not the charged amount, when you use an in-network provider.

Q I’M A MEDICARE MEMBER. WHAT IS THE DIFFERENCE BETWEEN “APPROVED AMOUNT,” “LIMITING CHARGE” AND “AMOUNT CHARGED”?

A A provider can charge you any amount for a service, but Medicare has established an “approved

amount” that the doctor or supplier will be paid. Providers who agree to “assignment” accept the approved amount as payment in full. Providers who do not agree to “assignment” may charge up to the “limiting charge,” which is 15 percent above the approved amount and does not apply to supplies or equipment.

The approved amount and limiting charge include what Medicare pays and any deductible, coinsurance or copayment that you pay.

Q WHY DID I RECEIVE A BILL FROM THE PROVIDER?

A If the provider you saw has not contracted with Blue Cross of Idaho (is “out-of-network”) or the services provided were not covered by your policy, the provider may bill you directly for the service and ask you to pay the full amount charged.

You may also receive a bill for your copay, coinsurance and/or deductible amounts. To ensure you get the greatest benefit from your health insurance coverage, check your policy to make sure the services you seek are covered, and don’t hesitate to call us if you need clarification about what services your policy covers or whether a provider is in-network.

ARE YOU REGISTERED YET?

Take advantage of the cool tools at bcidaho.com.

You’re busy. You don’t have time to hunt for answers to your health insurance questions. You need your coverage and benefits information on your schedule. You need bcidaho.com.

By registering for the Member section of the site, you gain 24-hour access to your plan coverage including claim history, benefits and eligibility, and deductible balance. You can also print out an Explanation of Benefits.

The Member section also allows you access to our new decision support tools and Wellness support tools. And it’s all strictly protected to ensure your information is kept private and confidential.

Visit bcidaho.com.

Sign Up Today—It’s Easy

1. Go to bcidaho.com and click on Members in the “Select a Secure Log-in” box
2. Click Register Now
3. Enter your name, date of birth, Enrollee ID Number and Program or Group Number (you’ll find those numbers on your ID card)
4. Pick a username and give us your email address

That’s all it takes. We will send a password to your email address. You can customize the password once you enter the site.



PREVENTION:

WellConnected

Welcome to a brave new world of health and well-being, where personalized tools to get fit—and stay that way—are available whenever you need them.

Blue Cross of Idaho is giving you the keys to this world with the launch of the new Web-based WellConnected program, your gateway to an extensive selection of online resources designed to help you live your life to the fullest.

Getting Started

One of the most robust tools is an online health and well-being program powered by **vielife**, which provides personal health assessments, information and improvement strategies. It begins with a personal health assessment, which generates a detailed report about your current health status. Even more important, the report offers improvement strategies that you can implement in your daily life.

There are also five health centers to explore:

- Sleep
- Stress
- Nutrition
- Fitness
- Lifestyle

Each center features personalized, interactive assess-

ments created by medical experts who are specialists in their field. Like the personal health assessment, each evaluation generates a report that can be stored online so you can review it at any time, and update it as you make lifestyle improvements guided by the practical tips and advice included with each report.

You can even keep tabs on your progress through the log function: Track your cholesterol level and weight at the Nutrition center, for example, or monitor your heart rate at the Fitness center.

Online Education

Other resources in the application include health news and a comprehensive selection of articles designed to educate, inform and inspire. These articles offer something for everyone, whether you're finally committing to that weight-loss program or preparing to run a marathon. Topics run the gamut from the basics of developing a home workout program to the benefits of power napping. Additional topics include protecting

yourself from computer strain, eating well on a budget and handling difficult people, just to name a few.

You can also sign up for Behavioral Change Programs to help motivate you to make positive lifestyle adjustments. Offered in each health center, these programs feature a series of weekly emails that provide valuable suggestions for leading a healthier, happier life. For example, there's a Strength and Resilience program that can help you better manage stress. Each email in the series recommends different stress-management strategies, such as taking time to assess how you react in high-pressure situations or improving communication skills to reduce workplace stress. The emails also include links to related articles.

Best of all, these online resources are available whenever you need them, encouraging you and guiding you through the process of getting or staying healthy, much like a workout or diet buddy who keeps you going even when you don't feel like it.

A Healthier You Starts Here



How Does This Help Me?

There's plenty of evidence to prove that support programs like these can deliver measurable benefits above and beyond better health and well-being.

Numerous research studies have demonstrated a clear connection between modifiable health risk factors—such as being overweight, smoking or not getting enough exercise—and increased medical costs. These risk factors can also contribute to lost work days and decreased productivity.

25% For example, one study showed that 25 percent of total health care expenditures were directly attributable to easily modifiable health risk factors. Another study showed a direct correlation between

employee health risk status and work performance—with a nearly 25 percent difference in productivity between the most and least healthy people.

29% Online and other types of support programs can make a measurable difference in reversing these trends. One study demonstrated that employees who participated in a worksite health promotion program spent 29 percent less in total medical costs than did nonparticipants. Program participants also had significantly lower lifestyle-related hospital admissions. Other studies have shown that participation in a health promotion program can reduce work absenteeism.

But, ultimately, what matters most is protecting your good health for a lifetime, which is the best reason of all to take advantage of the new tools available through the WellConnected program.

In order to access the WellConnected program, you will need to register and log in as a member. Once logged in, you will have to again register and log in the **vielife** tool. (After Jan. 1, 2008, you will be able to access the program just by logging into the member section of bcidaho.com.)

Simply log on to access the password-protected, confidential **vielife** service—and a whole new world of health resources is all yours.

SUPPORT:

decision-making made EASIER

We're putting cost and quality
comparisons at your fingertips.

and information resources that can guide you in making smart decisions about your coverage and other aspects of your health care.


Plus, they're all accessible from our Web site. Just log in through bcidaho.com to find all of these tools and more.

Coverage Advisor

Your life isn't always exactly the same from year to year, is it? You might change jobs, get married or be diagnosed with a health condition such as diabetes.

When your life changes, your health care coverage needs might change too. That's when you need Coverage Advisor to help you determine what type of coverage is right for you, right now.

You begin by creating a customized family health profile with details about every member of your family. Based on that information—and data about people with similar profiles—Coverage Advisor helps you estimate the services you'll need in the year ahead and the associated out-of-pocket expenses. You can even review the tax advantage of certain



If you're like most people, you probably do your homework before making a big purchase or a major financial decision. And the same principle applies to your health care: A little education can help you make the best choices for yourself, your family and your budget.

That's why Blue Cross of Idaho has contracted with WebMD to provide our members with unlimited access to a selection of online decision-support tools

health care accounts and estimate funds to place into a flexible spending account (FSA), health savings account (HSA) or health reimbursement arrangement (HRA).

With Coverage Advisor, you can feel confident that you're making informed choices to find the benefit plan that best suits your health care needs and your budget. The best part is that the general public can access this tool—you don't even have to log in to bcidaho.com.

Treatment Cost Estimator

With CostEstimator, you can accurately estimate treatment costs for a variety of conditions. With quick, one-click access to the estimated costs associated with 350 conditions, procedures, tests, prescriptions and related medical expenses, CostEstimator can help you anticipate your total cost of care for the year ahead.

In addition to itemized results, CostEstimator displays averages for in- and out-of-network care. Plus, there are easy links to related information such as definitions, medical content and much more, all designed to

help you make knowledgeable decisions.

Select Quality Care

To choose the best hospital for your needs, you have to know the facts about a hospital's quality and performance.

Select Quality Care, from WebMD Quality Services, lets you compare up to 10 hospitals at a time based on factors that consumers have said are most important to them. These factors include the number of patients treated, mortality rates by procedures, complications, number of days spent in the hospital and average hospital charges. Comparisons are created based on data hospitals are required to report to state and federal agencies.

With Select Quality Care, you can review condition-specific comparisons of hospital treatment outcomes for 163 diagnoses and procedures. By comparing outcomes and other factors, you can make the kinds of informed health care decisions that can lead to higher-quality care, enhanced outcomes and reduced costs.



DrugCompare

Are you making the most cost-effective choices when it comes to your prescription medicines? It's not always easy, given the many options available, including brand-name products, generics and other alternatives.

DrugCompare helps you make the most appropriate prescription drug choices by providing side-by-side comparisons between brand names, generics and therapeutic equivalents. You can easily evaluate the total cost associated with various options, including over-the-counter products.

What's more, you can review drug indications, contraindications and adverse interactions, including an automatic check of your current medications in a secure environment to protect your privacy. All you have to do is enter a prescription drug by name or condition and DrugCompare does the rest.

■ HEALTH ENCYCLOPEDIA

Maybe you've just been diagnosed with a health concern or you're caring for someone who has. Perhaps you want to be better educated about a chronic condition you're living with—or want to prevent. Whatever you want to know, the Health Encyclopedia can provide the facts you need.

This medical encyclopedia contains detailed entries on more than 190 topics. Even more important, it's a source of reliable information that's written by experts and reviewed by physicians on the WebMD Independent Medical Review Board.

The content covers topics from acid reflux to the Zone Diet—and everything in between, such as back pain, heart disease, menopause, sinusitis and weight loss. Each topic is broken down into sections covering the basics, symptoms, detection, and treatment and prevention, all presented in a user-friendly format and style.

CURRENT HEALTH: news you can use and TRUST

Health and wellness are in the news today more than ever before. But how can you be sure the information you're reading or hearing is accurate and reliable?

For timely health news you can trust, there's no better resource than Consumer News, the only dedicated online health news agency that's fully accredited by the Senate Press Gallery and the National Press Club.

Stories are written by authoritative, respected journalists and medical experts—and reviewed by a team of board-certified physicians and professional medical editors. The news center operates around the clock to bring you daily updates on new research findings and other important health-related news.

There's also a wide range of Living Better features, which assemble 20 of the most recent and user-friendly articles on a wide variety of topics. Focusing on wellness and disease prevention, the topics include men's and women's health, fitness, nutrition,



Consumer News brings you online health articles that are up-to-date, authoritatively written and medically reviewed for accuracy.

healthy aging and emotional well-being.

What's more, Consumer News brings you quizzes designed to test and improve your knowledge about a broad range of health topics such as allergies, arthritis, cholesterol, high blood pressure and sensitive skin.

Consumer News also features calculators, slide shows and other tools designed to help you learn about, and enhance, your personal health.

Blue Cross of Idaho members have special access to this content through the new bcidaho.com. Just click on the Health & Wellness icon on the home page of our Web site and select Consumer News.

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